

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Debtor  
RM-1141

In Re:

Karen Prokapus

Case No. 16-14196MBK

Judge:

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**X TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following **(choose one)**:

1. \_\_\_\_\_ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_, creditor. A hearing has been scheduled for \_\_\_\_\_, at 9:00 a.m.

OR

\_\_\_\_\_ Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for \_\_\_\_\_ at \_\_\_\_\_ a.m.

OR

\_\_\_\_\_ Certification of Default filed by \_\_\_\_\_, creditor. I am requesting that a hearing be scheduled on this matter.

OR

  X   Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

OR

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

**X** Other:

3. This certification is being made in an effort to resolve the issues raised by the trustee in its motion. The trustee's Account Ledger reflects that I am \$813.00 behind with my payments, through and including February of 2017. I will make the \$813.00 payment, immediately.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: \_\_\_\_\_

/s/ Karen Prokapus  
Karen Prokapus, Debtor